

Fill in this information to identify your case:

Debtor 1	Michael M Pineiro, Jr.		
	First Name	Middle Name	Last Name
Debtor 2	Jacqueline D Pineiro		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS			
Case number:			
(If known)			

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Official Form 113
Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$1,239.00 per **Month** for **60** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.

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- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is **\$74,340.00**.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
Freedom Mortgage Corporation	6532 W 112th Place Worth, IL 60482 Cook County Principal Residence	\$1,359.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by:				
		<input type="checkbox"/> Trustee				
		<input checked="" type="checkbox"/> Debtor(s)				

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Debtor

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The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
Fifth Third Bank	\$5,533.00	2007 Harley Streetglide	\$6,000.00	\$0.00	\$5,533.00	7.00%	\$170.84	\$6,150.24
Harley Davidson Financial	\$13,926.00	2018 Harley Ultra Classic	\$32,000.00	\$0.00	\$13,926.00	7.00%	\$429.99	\$15,479.64

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 9.00% of plan payments; and during the plan term, they are estimated to total \$6,690.60.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$4,512.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

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☒ None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____.
- ☒ **100.00** % of the total amount of these claims, an estimated payment of \$ **40,756.00**.
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ **42,360.54**. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

☒ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☐ plan confirmation.
- ☒ entry of discharge.
- ☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Michael M Pineiro, Jr.
Michael M Pineiro, Jr.
Signature of Debtor 1

X /s/ Jacqueline D Pineiro
Jacqueline D Pineiro
Signature of Debtor 2

Debtor Michael M Pineiro, Jr. Case number _____
Jacqueline D Pineiro

Executed on May 9, 2022 Executed on May 9, 2022

X /s/ David H. Cutler Date May 9, 2022
David H. Cutler
Signature of Attorney for Debtor(s)

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Debtor **Michael M Pineiro, Jr.** Case number _____
Jacqueline D Pineiro

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	\$0.00
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	\$21,629.88
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	\$0.00
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	\$0.00
e. Fees and priority claims <i>(Part 4 total)</i>	\$11,202.60
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	\$40,756.00
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	\$0.00
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	\$0.00
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	\$0.00
j. Nonstandard payments <i>(Part 8, total)</i>	\$0.00
	+
Total of lines a through j	\$73,588.48

In re:
Michael M Pineiro, Jr.
Jacqueline D Pineiro
Debtors

Case No. 22-05400-JPC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: May 12, 2022

User: admin
Form ID: pdf001

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael M Pineiro, Jr., Jacqueline D Pineiro, 6532 W 112th Place, Worth, IL 60482-1922
29769779	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
29769778	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
29769792	Td Retail Card Services, Ms Bt Pob 9475, Minneapolis, MN 55440

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
29769758	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 12 2022 22:19:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
29769759	+ Email/Text: caineweiner@ebn.phinsolutions.com	May 12 2022 22:19:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
29769760	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 12 2022 22:23:46	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
29769761	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 12 2022 22:23:38	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
29769763	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 12 2022 22:23:40	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
29769764	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 12 2022 22:23:44	Citibank/Exxon Mobile, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
29769765	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 12 2022 22:23:40	Citibank/Shell Oil, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
29769766	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 12 2022 22:23:40	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
29769767	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 22:20:00	Comenity Bank/Harlem Furniture, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
29769768	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 22:20:00	Comenity Bank/Helzberg, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
29769769	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 22:20:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box

District/off: 0752-1

User: admin

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Date Rcvd: May 12, 2022

Form ID: pdf001

Total Noticed: 34

			182125, Columbus, OH 43218-2125
29769770	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 22:20:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
29769771	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 22:20:00	Comenity Capital, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
29769772	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 22:20:00	Comenity/Carter, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
29769773	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2022 22:20:00	Comenitybank/trwrds, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
29769774	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 12 2022 22:23:47	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
29769775	Email/PDF: DellBKNotifications@resurgent.com	May 12 2022 22:23:40	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708
29769776	+ Email/Text: mrdiscen@discover.com	May 12 2022 22:19:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
29769777	+ Email/Text: bknotice@ercbpo.com	May 12 2022 22:20:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
29769779	Email/Text: collecadminbankruptcy@fnni.com	May 12 2022 22:19:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
29769780	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 12 2022 22:23:39	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
29769781	+ Email/Text: Bankruptcy@Freedommortgage.com	May 12 2022 22:19:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
29769782	+ Email/Text: bankruptcy.notices@hdfsi.com	May 12 2022 22:20:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
29769762	Email/PDF: ais.chase.ebn@aisinfo.com	May 12 2022 22:23:46	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
29769783	Email/Text: bk@mbb.net	May 12 2022 22:19:00	Medical Business Bureau, Attn: Bankruptcy, 1460 Renaissance Drive Suite 400, Park Ridge, IL 60068
29769784	+ Email/Text: JRepa@mcacollectionagency.com	May 12 2022 22:19:00	Medical Commercial Audit Inc, Attn: Bankruptcy, 2835a High Ridge Blvd, High Ridge, MO 63049-2209
29769785	^ MEBN	May 12 2022 22:19:44	Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914
29769786	+ Email/Text: admin@paypps.com	May 12 2022 22:20:00	Professional Placement Services, LLC, Attn: Bankruptcy, Po Box 612, Milwaukee, WI 53201-0612
29769788	+ Email/PDF: gecsed@recoverycorp.com	May 12 2022 22:23:47	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
29769789	+ Email/PDF: gecsed@recoverycorp.com	May 12 2022 22:23:43	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
29769790	+ Email/PDF: gecsed@recoverycorp.com	May 12 2022 22:23:43	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
29769791	+ Email/Text: bncmail@w-legal.com	May 12 2022 22:20:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 32

District/off: 0752-1

User: admin

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Date Rcvd: May 12, 2022

Form ID: pdf001

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
29769787		Synco/walmart
29769785	##+	Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2022 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Michael M Pineiro Jr. cutlerfilings@gmail.com, r48280@notify.bestcase.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 2